

Premium Summary and Comparison

PROPERTY		
Carrier	Expiring Affiliated 1/1/2018 to 1/1/2019	Renewal Affiliated 1/1/2019 to 1/1/2020
AM Best Rating	A+ XV	A+ XV
Total Values	147,067,014	147,067,014
AOP Deductible	\$25,000	\$25,000
Average Rate per \$100 TIV	0.0605	0.0511
Annual Premium	\$83,909	\$71,122
Surplus Lines Taxes/Fees (if any)	-	-
Certified Terrorism - additional charge	\$5,000	\$4,100
Total Premium	\$88,909	\$75,222
Engineering Fees	4,000	4,000
Total Annual Cost	92,909	79,222

EXCESS LIABILITY		
Carrier	Expiring Munich/Princeton Excess and Surplus Lines 1/1/2018 to 1/1/2019	Renewal Safety National 1/1/2019 to 1/1/2020
AM Best Rating	A+ XV	A+ XV
Retention	\$750,000	\$750,000
Limits	\$10,000,000	\$10,000,000
Annual Premium	\$125,000	\$148,531
Surplus Lines Taxes/Fees (if any)	4,625	incl
Total Annual Cost	\$129,625	\$148,531

WORKERS COMPENSATION		
Carrier	Expiring Safety National 1/1/2018 to 1/1/2019	Renewal Safety National 1/1/2019 to 1/1/2020
AM Best Rating	A+ XIII	A+ XIII
Payroll	30,374,018	31,254,946
Limit - Workers Compensation	Statutory	Statutory
Limit - Employers Liability	1,000,000	1,000,000
Self-Insured Retention		
EMT/Police/Fire	700,000	700,000
All Other	\$500,000	\$500,000
Rate per \$100 payroll	0.2700	0.2834
Deposit & Minimum Premium	\$82,010	\$88,579

CRIME		
Carrier	1st Year of Hanover Insurance 1/1/2018 to 1/1/2019	2nd Year of Hanover Insurance 1/1/2019 to 1/1/2020
AM Best Rating	A X	A X
Retention	\$25,000	\$25,000
Limits	\$1,000,000	\$1,000,000
Annual Premium	\$5,632	\$5,632
Surplus Lines Taxes/Fees (if any)	-	-
Total Annual Cost	\$5,632	\$5,632
	3 year program	3 year program
Program Totals	\$310,176	\$321,964
Broker Fee	Included	\$29,500 per Agreement